

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last Revised August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

IN RE:

Case No. **3:20-bk-15567**

Judge \_\_\_\_\_

**Purohit, Dhaval Y. & Purohit, Mira D.**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☐ Modified/Notice Required

Date: **October 13, 2020**

☐ Motions Included

☒ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: **TMM**

Initial Debtor: **DYP**

Initial Co-Debtor: **MDP**

**Part 1: Payment and Length of Plan**

- a. The debtor shall pay \$ **2,772.19** per **month** to the Chapter 13 Trustee, starting on **12/1/2020** for approximately **60** months.
- b. The debtor shall make plan payments to the Trustee from the following sources:  
☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:  
☐ Sale of real property  
 Description:  
 Proposed date for completion: \_\_\_\_\_  
☐ Refinance of real property  
 Description:  
 Proposed date for completion: \_\_\_\_\_  
☐ Loan modification with respect to mortgage encumbering property  
 Description:  
 Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

- a. Adequate protection payments will be made in the amount of \$ **None** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
<b>Internal Revenue Service</b>	<b>Taxes</b>	<b>\$25,535.71</b>

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
 Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
<b>None</b>			

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: [ ] NONE**

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
<b>Quicken Loans</b>	1 Mink Run Ct, North Brunswick, NJ 08902-3151	<b>\$49,780.71</b>	<b>2.00%</b>	<b>\$49,780.71</b>	<b>3,010.00</b>

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
<b>None</b>					

**c. Secured claims excluded from 11 U.S.C. 506: [X] NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
<b>None</b>				

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [X] NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
<b>None</b>							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim

shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
<b>None</b>			

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Creditor	Collateral	Value of Collateral	Treatment of Claim
<b>Carvana, LLC</b>	<b>2016 Nissan Pathfinder</b>	<b>\$17,000.00</b>	<b>Outside Plan</b>
<b>BMW Bank of North America</b>	<b>2017 BMW X5</b>	<b>\$34,400.00</b>	<b>Outside Plan</b>

**g. Secured Claims to Be Paid in Full Through the Plan ☒ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
<b>None</b>		

**Part 5: Unsecured Claims ☐ NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
☒ Not less than **100** percent  
 \_\_\_ *Pro Rata* distribution from any remaining funds

**b. Separately Classified Unsecured Claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
None				

**Part 7: Motions [ X ] NONE**

**NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [ ] NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
None							

**b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [X] NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified
None						

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
None					

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

**d. Post-petition claims** The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 4/15/2020

Explain below <b>why</b> the Plan is being modified.	Explain below <b>how</b> the Plan is being modified.
To provide payment of mortgage arrears, to provide payment of car loans outside plan and to provide 100% payment to GUCS	Increased arrears amount to Quicken, provided for car loans to be paid outside of plan and 100% to GUCS.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

- ☒ NONE  
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, Chapter 13 Plan and Motions, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: October 13, 2020

/s/ Dhaval Purohit  
Debtor

Date: **October 13, 2020**

**/s/ Mira Purohit**

Joint Debtor

Date: **October 13, 2020**

**/s/ Thomas M. Monahan**

Attorney for the Debtor(s)

In re:  
Dhaval Y. Purohit  
Mira D. Purohit  
Debtor(s)

Case No. 20-15567-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Oct 19, 2020

Form ID: pdf901

Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2020:

Recip ID	Recipient Name and Address
db/jdb	Dhaval Y. Purohit, Mira D. Purohit, 1 Mink Run Ct, North Brunswick, NJ 08902-3151
cr	+ QUICKEN LOANS, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518802599	+ American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871
518802598	+ American Express, P.O. Box 981535, El Paso, TX 79998-1535
518838658	+ BMW Financial Services Attn: Customer Accounting, 5550 Britton Parkway, Hilliard, OH 43026-7456
518802600	Best Buy/CBNA, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032
518802604	Center Village HOA, 212 Michaels Ct, Woodbridge, NJ 07095-1431
518802605	Citi Cards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
518865797	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518802609	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, DSNB / Bloomingdales, P.O. Box 8218, Mason, OH 45040-0000
518822808	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518802613	Lyons Doughty & Veldhuis, PC, PO Box 1269, Mount Laurel, NJ 08054-7269
518860650	+ QUICKEN LOANS, LLC ET.AL., QUICKEN LOANS, LLC ET.AL., BANKRUPTCY TEAM, 635 WOODWARD AVE., DETROIT MI 48226-3408
518802620	+ Sequium Asset Solution, 1130 Northchase Parkway St, Marietta, GA 30067-6413
518802626	TD Bank/Target, PO Box 673, Minneapolis, MN 55440-0673
518802627	WF/FMG, PO Box 14517, Des Moines, IA 50306-3517
518802628	WF/Home, PO Box 14517, Des Moines, IA 50306-3517
518862609	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 18

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 19 2020 21:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 19 2020 21:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518807136	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Oct 19 2020 21:59:19	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518802601	Email/PDF: ais.bmw.ebn@americaninfosource.com	Oct 19 2020 21:57:56	BMW Financial Services, 5515 Parkcenter Cir, Dublin, OH 43017-3584
518807137	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Oct 19 2020 21:57:52	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518802602	Email/Text: dl-collectionsbankruptcyteam@drivetime.com	Oct 19 2020 21:51:00	Bridgecrest, PO Box 29018, Phoenix, AZ 85038-9018
518802603	Email/Text: mnapoletano@ars-llc.biz	Oct 19 2020 21:51:00	Capella University, c/o Ability Recovery Service,



District/off: 0312-3

User: admin

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			PO Box 4031, Wyoming, PA 18644-0031
518805248	+ Email/Text: dl-collectionsbankruptcyteam@drivetime.com	Oct 19 2020 21:51:00	Carvana, LLC, PO Box 29018, Phoenix, AZ 85038-9018
518802606	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 19 2020 21:57:54	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
518802607	Email/Text: G06041@att.com	Oct 19 2020 21:51:00	Direct TV, P.O. Box 78626, Phoenix, AZ 85062
518802608	Email/Text: mrdiscen@discover.com	Oct 19 2020 21:50:00	Discover Financial Services, LLC, PO Box 15316, Wilmington, DE 19850
518865798	Email/Text: bnc-quantum@quantum3group.com	Oct 19 2020 21:51:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518807907	Email/Text: mrdiscen@discover.com	Oct 19 2020 21:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518802610	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 19 2020 21:50:00	Internal Revenue Service, PO Box 9012, Holtsville, NY 11742-9012
518863507	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 19 2020 21:51:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518802611	Email/PDF: ais.chase.ebn@americaninfosource.com	Oct 19 2020 21:57:50	JPMCB Card, PO Box 15298, Wilmington, DE 19850-5298
518802612	Email/PDF: resurgentbknotifications@resurgent.com	Oct 19 2020 21:57:56	LVNV Funding LLC, PO Box 740281, Houston, TX 77274-0281
518853446	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2020 21:51:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518802615	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2020 21:51:00	Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
518802616	+ Email/Text: bnc@nordstrom.com	Oct 19 2020 21:50:41	Nordstrom, P.O. Box 13589, Scottsdale, AZ 85267-3589
518802617	Email/Text: bankruptcyteam@quickenloans.com	Oct 19 2020 21:51:00	Quicken Loan, Inc., 20555 Victor Parkway, Livonia, MI 48152-7031
518802618	Email/Text: bankruptcyteam@quickenloans.com	Oct 19 2020 21:51:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
518802621	+ Email/PDF: gecsed@recoverycorp.com	Oct 19 2020 21:57:48	SYNCB, P.O. Box 965005, Orlando, FL 32896-5005
518802622	Email/PDF: gecsed@recoverycorp.com	Oct 19 2020 21:57:48	SYNCB / Banana Republic, PO Box 965005, Orlando, FL 32896-5005
518802623	+ Email/PDF: gecsed@recoverycorp.com	Oct 19 2020 21:58:31	SYNCB / Banana Repulic, P.O. Box 965005, Orlando, FL 32896-5005
518802624	+ Email/PDF: gecsed@recoverycorp.com	Oct 19 2020 21:57:48	SYNCB / Lowes, P.O. Box 965005, Orlando, FL 32896-5005
518802625	Email/PDF: gecsed@recoverycorp.com	Oct 19 2020 21:58:31	SYNCB/Amazon PL CC, PO Box 965015, Orlando, FL 32896-5015
518802619	Email/Text: compliance@sentrycredit.com	Oct 19 2020 21:52:00	Sentry Credit Inc., 2809 Grand Ave, Everett, WA 98201-3417
518803548	+ Email/PDF: gecsed@recoverycorp.com	Oct 19 2020 21:58:31	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518843577	+ Email/Text: bncmail@w-legal.com	Oct 19 2020 21:51:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 30

District/off: 0312-3

User: admin

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518802614	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222, address filed with court., Macys/DSNB, PO Box 8218, Mason, OH 45040-8218
jdb	*	Mira D. Purohit, 1 Mink Run Ct, North Brunswick, NJ 08902-3151

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert Davidow	on behalf of Creditor QUICKEN LOANS LLC nj.bkecf@fedphe.com
Stephen M. Hladik	on behalf of Creditor CARVANA LLC shladik@hoplawyers.com, pfranz@hoflawgroup.com
Thomas M. Monahan	on behalf of Debtor Dhaval Y. Purohit simonmonahan216@gmail.com tommon1@aol.com
Thomas M. Monahan	on behalf of Joint Debtor Mira D. Purohit simonmonahan216@gmail.com tommon1@aol.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7